

Dear Sir or Madam:

I am writing this letter because I am concerned about the proposed Business Opportunity Rule R511993. I believe that in its presented form, it could prevent me from continuing as a Successful Independent XanGo Distributor, and devastate the small business I have worked so very hard to build and operate, as well as devastating all the hundreds of people I have helped to build their small businesses.

I have been an Independent XanGo Distributor for almost two years. I started this small business because I love the products and wanted to share it with my friends and family. I am a stay at home Mom with 5 children, and 4 grandchildren. After being laid off from a telecommunications company and then another part-time job in a technical field, this opportunity has given me the means to fulfill the needs of my family, homeschool my youngest son, and still contribute to the family finances. I know many of the people I have introduced XanGo to, are now able to make ends meet and even have extra income to put in savings.

While I encourage and support the FTC's mission to stop fraud and other crimes against consumers, some of the sections in the new proposed rule would make it hard or almost impossible for me to sell my XanGo product under the proposed rules, while not really creating a deterrent for the criminals you're trying to stop.

The proposed waiting period will give the public the mistaken idea that there's something wrong with me or our XanGo business plan and also reflects badly on me. I also think this seven-day waiting period is unnecessary, because XanGo already has a 90% buyback policy for all products including sales kits purchased by a salesperson. In addition XanGo has a 30 day 100% money back guarantee on the product for all new Distributors/Customers that were just enrolled. XanGo's sales kit only costs \$35. People buy cars, refrigerators, computers, and many, many other items that cost much more than that and they don't have to wait seven days. Under this waiting period requirement, I will need to keep very detailed records when I first speak to someone. I would then have to send in reports to my company. I am a small home business and this burden could literally devastate my business and destroy many other family businesses.

Finally, the proposed rule requires the disclosure of a minimum of 10 prior purchasers nearest to the prospective purchaser. I am glad to provide references, but in this day of identity theft, it seems unwise giving out the personal information of individuals to strangers. Women in my organization may be subject to sexual or racial harassment. We have enough problems in this world without adding needlessly to more people being opened to foul play.

I have seen many scams on the Internet. This rule will do nothing to stop them. They hurt my business too! I want them stopped, and please continue to try to curtail these people for all of our sakes, but this new rule will not stop crooks - they violate the current rule all the time. I am proud to be an American Citizen and the proposed rule R511993 would hurt me and my business to the point of devastation. Please help me to retain the right to operate my XanGo business and continue to help our friends and family as well. The policies and procedures that our company has in place instructs me to operate my business not only within the guidelines of the FTC but with an integrity and moral cognizance that goes beyond what is legally required and staunchly inhibits poor business practices that have plagued our industry in the past. Please do not penalize XanGo and the XanGo distributors for the bad apples that have taken advantage of good American Citizens.

I am proud to be an American and have the freedom to pursue my dreams. Thank you and please help me to be a successful small business owner by going after the bad citizens and let us continue to contribute to a strong U.S. economy as well as the society.
Sincerely,

Linda Hobart